

# Household Policy Standard Cover Changes 2021

**CHOICE  
INSURANCE**

As a result of the change in insurer on the 2021 Household Policy, the following outlines the changes in standard covers:

	Matching Cover	2020 Affinity <sup>1</sup>	2021 SAGIC <sup>2</sup>
Standard Buildings Sum Insured		£750,000	£600,000
Maximum Buildings Sum Insured		£1,000,000	£2,000,000
Standard Contents Sum Insured		£80,000	£60,000
Single Article Limit	✓	£2,500	£2,500
Valuables Sub Limit		30% of Contents	30% of Contents
Valuables Single Item Limit	✓	£2,500	£2,500
Maximum Contents Sum Insured		£500,000	£150,000
Business Contents and Stock	✓	optional	optional
Personal Liability	✓	£2,000,000	£2,000,000
Accidents to Domestic Staff	✓	£5,000,000	£5,000,000
Accidental Damage Cover	✓	optional	optional
Contents in the Open	✓	£1,000	£1,000
Contents in Outbuildings		£2,500	Within Contents SI
Freezer Contents	✓	£500	£500
Personal Possessions	✓	optional	optional
Money and Credit Card Limit	✓	£500	£500
Pedal Cycle Limit (Per Cycle)	✓	£500	£500
Alternative Accommodation	✓	included	included
Trace and Access		£2,500	£5,000
Breakage of Glass	✓	included	included
Standard Excess	✓	£100	£100
Standard EOW excess	✓	£500	£500
Subsidence Excess	✓	£1,000	£1,000
Legal Expenses - Cover	✓	included	included
Legal Expenses – Max Indemnity Limit	✓	£50,000	£50,000
Home Emergency	✓	optional	optional

<sup>1</sup> **Fairmead Insurance Limited** (No. 00423930). Registered in England and Wales at 57 Ladymead, Guildford, Surrey, GU1 1DB  
**ERGO Versicherung AG (UK Branch)** (No. BR016401). Registered in England and Wales at Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

<sup>2</sup> **The Salvation Army General Insurance Corporation Limited** (No. 101704). Registered in England and Wales at Faith House, 23-24 Lovat Lane, London, EC3R 8EB